

# CONSUMER HIGHLIGHTS

APRIL 2001

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## **SPECIAL OCCASIONS**

**How can I be sure my children and I color and decorate hard-cooked eggs safely for Easter?**

Eggs are frequently handled at Easter time and each handling occasion is one more chance that the eggs might come into contact with bacteria. To avoid bacterial contamination, wash your hands thoroughly before you handle eggs at every step including cooking, cooling and dyeing. Refrigerate hard-cooked eggs in their cartons if you won't be coloring them right after cooking and cooling. Refrigerate them again right after you dye them and after you display them.

Color only uncracked eggs. If you want to eat our dyed eggs later, use food coloring or specially made food-grade egg dyes dissolved in water that is warmer than the eggs. If any eggs crack during dyeing or while on display, discard them along with any eggs that have been out of refrigeration for more than two hours.

If you keep hard-cooked eggs out of refrigeration for many hours or several days for a decoration or for hiding, cook extra eggs for eating. Either discard the eggs that have been left out or use them only for display.

If you hide eggs, consider hiding places carefully. Avoid areas where the eggs might come into contact with dirt, pets, wild animals, birds, reptiles, insects or lawn chemicals. Refrigerate the hidden eggs again after they've been found.

**Is there a safe way to empty eggshells for decorating?**

Yes. To safely empty an egg shell, first wash the egg using water warmer than the egg, then dry it. (For extra safety, you can also rinse the egg in a bleach solution -1 teaspoon chlorine bleach in 1 quart of water.) With a sterilized long needle or small, sharp skewer, prick a small hole in the small end of the egg and a large hole in the large end. Carefully chip away bits of shell around the large hole until it's big enough to fit the tip of a baster. Stick the needle or skewer into the yolk to break it.

Either shake the egg large-end down over a cup or bowl until the contents come out or use a baster to push out the contents. Press the bulb of the baster to push air into the egg and let the contents fall into the cup. If the contents don't come out easily, insert the needle again and move it around to be sure both the shell membranes and yolk are broken. Rinse the empty shell under cool running water. Stand it on end to drain and dry.

**Can I use the contents of eggshells I've emptied for decorating?**

You can use the contents of emptied eggshells in a recipe which includes mixed yolks and whites and calls for thorough cooking. Use the contents immediately or freeze them, labeling the storage container with the date and number of eggs it contains. You can keep mixed whole eggs frozen for a year at 0° for lower. Most baked dishes, such as casseroles, custards, quiches, cakes or breads are good uses for eggs emptied from their shells.

## LOST OR STOLEN EFT CARDS

If your *credit* card is lost or stolen, you can't lose more than \$50. If someone uses your ATM or EFT card without your permission, you can lose *much more*.

If you report an ATM or EFT card missing before it is used without your permission, the EFT Act says the card issuer cannot hold you responsible for any unauthorized withdrawals. If unauthorized use occurs before you report it, the amount you can be held responsible for depends upon how quickly you report the loss to the card issuer. If you report the loss within two business days after you realize your card is missing, you will not be responsible for more than \$50 for unauthorized use.

However, if you do not report the loss within two business days after you realize the card is missing, but you do report its loss within 60 days after your statement is mailed to you, you could lose as much as \$500 because of an unauthorized withdrawal. And, if you do not report an unauthorized transfer or withdrawal within 60 days after your statement is mailed to you, you risk unlimited loss. That means you could lose all the money in your account and the unused portion of your maximum line of credit established for overdrafts.

If you didn't notify the institution within the time periods allowed because of an extenuating circumstance, such as lengthy travel or illness, the issuer must extend the time period for notification to what is reasonable. In addition, if state law or your contract imposes lower liability limits, those lower limits apply

instead of the limits in the federal EFT Act.

After you report the loss or theft of your ATM card, you are not liable for additional unauthorized transfers that may be made. Because these unauthorized transfers may appear on your statements, however, you should carefully review each statement you receive after you've reported the loss or theft. If the statement shows transfers that you did not make or that you need more information about, contact the institution immediately, using the special procedures provided for reporting errors.

### Other Rights

The EFT Act protects your right of choice in two specific situations regarding use of electronic fund transfers: First, the Act prohibits financial institutions from requiring you to repay a loan by electronic transfer. Second, if you are required to receive your salary or government benefit check by EFT, you have the right to choose the institution to receive the funds.

### Suggestions

If you decide to use EFT, keep these tips in mind:

- Take care of your EFT card. Know where it is at all times; if you lose it, report it as soon as possible.
- Choose a PIN different from your address, telephone number, social security number, or birth date. Choosing a different number will make it more difficult for a thief to use your EFT card.

- Keep and compare your EFT receipts with your periodic statements so that you can find errors or unauthorized transfers and report them.

- Make sure you know and trust the merchant before you provide any bank account information to pre-authorize debits to your account.

Electronic Banking Basics  
March 2001

### A DOZEN WAYS TO SAVE ON GAS Don't get sucked dry at the pump

**1** Check your tires. The best way to improve mileage is to make sure your tires are properly inflated. "A tire that's under inflated by as little as three to four pounds can reduce fuel economy by ten percent, says Dave Van Sickle, director of automotive and consumer information for AAA's National Office. Fill tires to the pressure recommended by the vehicle manufacturer, not the tire manufacturer.

**2** Don't be penny-wise and pound-foolish. Should you drive several miles out of your way to save a few cents per gallon? Experts say that unless you can save at least 10 cents a gallon, it's probably not worth it. However, if you watch gas prices while you're out and about, you should take advantage when you're near a station with lower prices.

**3** Don't drive through drive-thrus. Tempting as it is to use the drive-thru at the bank, dry cleaner or fast-food restaurant, consider parking and going inside if the line of cars ahead of you is long. Idling for as little as 10 minutes while you sit

in line can waste five or six miles' worth of gas.

**4** Avoid buying gas right before a holiday weekend. You can bet that when high demand is anticipated, gas prices will go up. Whether you're planning to go away or stay in town, don't wait until the Friday before a holiday weekend to gas up.

**5** Don't buy premium gas, unless it's absolutely necessary. Check your owner's manual and buy the octane suggested, no higher. The extra money you spend on premium—up to 20 cents a gallon or more—will *not* result in added efficiency.

**6** Chill out! Using the air conditioner can consume as much as 10 percent additional fuel, so run it sparingly for city driving. On the highway, however, feel free to crank it up. "Using the air conditioner on the highway will actually save you gas," says Vince Ciulla, an auto technician in Rochester, Minnesota, with 30 years' experience, "because closed windows create drag, and with drag, the engine has to work harder."

**7** Think "Location, location, location." Three or four stations that share an intersection will probably have lower prices than one station with no competition in sight. Why? Because competition is what keeps prices in check.

**8** Never buy gas at a car wash. Car washes normally charge a premium for gas, even when gas prices are low.

**9** Don't fill your tank. "Only buy the volume you need, plus a spare gallon or two, for the coming week," says David Horowitz, consumer advocate for LowerMyBills.com and chief executive officer of Fightback.com." It's silly to pay for thirty-five dollars' worth of gas when you'll only be using twenty-five dollars' worth.

**10** Watch the market. According to Geoff Sundstrom, spokesperson for AAA's National Office, gas prices are most likely to change over a weekend. "In a period of rising prices, it's better to fuel up before the weekend," he says. "In a period of falling prices, it's better to fill up after the weekend."

**11** Always pump your own. You can save as much as 25 percent, says Horowitz, by using self-serve pumps.

**12** And finally, keep your car properly maintained. It saves you money at the gas station—and trouble down the road.

Facets – March 2001

### EATING OUT RACKS UP CALORIES AND WEIGHT

If you are dining out more these days, you also may be putting on pounds. It's not coincidence. Two studies have confirmed what may be common sense. In one study of more than 16,000 adults, Purdue University and U.S. Department of Agriculture investigators found that those who ate out tended to weigh more than those who ate in. The

authors suggest that fast food in particular is a problem.

**Sobering News.** Research at the University of Tennessee on 129 premenopausal women found that women who ate out more than five times a week consumed almost 300 more calories a day than women who ate out less. The difference—if eating out is a consistent habit—could result in a weight gain of more than two pounds a month. Moreover, the authors point out that food consumed away from home was not only more caloric, but less healthful.

**What to Do.** If you eat out often, pay close attention to how food is prepared (request grilling, baking) and order the smallest portion offered (appetizer vs. entree). Keep the bread basket off the table, request dressings and sauces on the side and split large entrees and desserts. At fast-food outlets, ask for nutrition information to help you select lower calorie fare.

Environmental Nutrition  
February 2001

### LIVING ALONE AND WOMEN'S HEALTH

In a recent study by the Harvard School of Public Health in Boston, researchers surveyed 28,324 women age 60 to 72 years to measure physical health, vitality, and mental health.

They found that older women who live alone are no more isolated or at greater risk of poor health than women who live with a spouse. In addition, women living independently performed better on measures of mental health than those living with a spouse.

These findings can be explained by the fact that among single women, social interaction with friends and relatives was associated with a decreased risk of mental health decline. The same socialization was not found to decrease the risk in women living with a spouse.

The study suggests that marriage may not provide the same physical and mental health protection for women that it does for men. In addition, a woman is more likely than a man to maintain family ties if divorced or widowed.

ENAFS Connection  
March 2001

### **DISARM THE "BOMB" IN YOUR MICROWAVE**

**A mini-lesson in liquids to keep you safe.**

It may sound like another oddball warning snaking its way through the Internet and popular culture, but it's not. Microwaved water can, in fact, erupt and cause serious burns. Here's why: While liquids heated on a stovetop bubble and boil - releasing hot water vapor - a microwaved liquid forms bubbles throughout that don't always pack enough energy to break the liquid's surface tension. "The liquid may reach the boiling point without appearing to boil," says Pat Kendall, RD, PhD, a microwave expert and professor of nutrition at Colorado State University in Fort Collins. "Then, when you pull it out of the microwave or add a tea bag or instant coffee, the movement can break the surface tension, allowing the liquid to erupt." That can mean a nasty scald for your hands or face if you're holding the container or peering in it. "Serious burns due to superheating have happened often enough for the FDA to

post a warning on their Web site recently," she says. (Most microwave owner's manuals also caution against over heating liquids.)

Facets – February 2001

### **GARDENER'S CORNER**

The weather is teasing us right now. We enjoyed a couple of warm, bright days, followed by cool, drab periods. Cool nights continue, with temperatures in the 40s.

Azaleas, spiraeas and dogwoods are blooming but not much else is happening. Warm season vegetables, flowers and perennials won't really get going until soil temperatures stabilize above the mid 60s.

#### **Lawn Care**

- Service the lawn mower, which includes sharpening the blade and setting the correct cutting height for your kind of grass. Mow centipede at 1½ to 2 inches. St. Augustine should be mowed relatively high – 3 inches in sunny locations and 4 inches in the shade. Low mowing where light is limited results in thinning, dying and weed infested turf.
- Remove excessive leaf cover from the lawn by raking, blowing or bagging.
- Make a spring fertilizer application, but be conservative. Use a slow release premium grade product with a 3-1-2 or 3-1-3 ratio such as 12-4-8, 16-4-8 or 15-5-15.

Centipede is especially sensitive to excessive amounts of nitrogen. We are seeing lawns of this grass that "crash" after 2 or 3 years of heavy fertilization. High soil nitrogen is believed to contribute to centipede decline – a major problem in our area.

One of the above mentioned products can be used on centipede, but at only 3 to 4 pounds per 1,000 square feet of area. That's only about 25 pounds for the average sized lawn.

- Spring dead spots are present in many lawns this year. About 50 calls are coming in each week concerning this disorder. Before treating these areas, get a diagnosis.

Treat, if necessary, and then patch these areas before weeds invade the bare spots. Sodding, plugging or sprigging helps them to fill in quicker.

### Vegetable Planting

It is time to establish most of the warm season vegetables. Transplant tomatoes, peppers and eggplants. Plant seeds of beans, cantaloupes, sweet corn, cucumbers, okra, southern peas, squash and watermelon. Sweet potato plants (slips, draws) can be set out from now through June.

### Flower Beds

Prepare beds and select plants at local garden centers and nurseries. In addition to the usual annuals (marigolds, verbena, salvia), look for some of the colorful tropical perennials. There are some great coleus varieties now. Also try red flowered pentas and single form (old timey) zinnias for attracting butterflies.

### New Publication

#### *Identification and Biology of Non-Native Plants in Florida's Natural Areas*

This is a 165 page manual that helps the user to identify invasive plants that can threaten natural areas. In addition to good color photographs of each plant, it includes the common/scientific name, origin, botanical description, economic significance, distribution and life history.

Contact your local Extension office for ordering information.

Dan Mullins  
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## RECIPES

### CARROT "CAKE" SALAD

This salad tastes like carrot cake!

- 3 c. grated carrots
- ¼ c. walnuts
- ½ c. crushed pineapple packed in juice
- ¼ c. raisins
- ½ tsp. ground cinnamon
- pinch ground ginger
- 1 c. nonfat light vanilla flavored yogurt

Place all ingredients in medium-sized mixing bowl and mix well. Serve immediately or cover and refrigerate for later use, up to 2 days.

Serves 4. Each 1 cup serving: 150 calories, 4.5 g fat, 0.5 g saturated fat, 1 mg cholesterol, 56 mg sodium, 25 g carbohydrate, 3.5 g fiber, 4 g protein.

### ASIAN COLE SLAW

- 3 Tbsp. red wine vinegar
- 1 Tbsp. canola oil
- 2 Tbsp. smooth peanut butter
- 2 tsp. light soy sauce
- 2 tsp. sugar
- 1 tsp. dried ginger
- 1½ Tbsp. minced garlic
- 4 c. sliced cabbage
- 1 green bell pepper, thinly sliced
- 1 carrot, grated
- 2 green onions, chopped
- ½ cup chopped fresh cilantro

Whisk the vinegar, oil, peanut butter, soy sauce, sugar, ginger and garlic together in a large mixing bowl. Add the rest of the ingredients and toss together. Serve immediately or chill for later use, up to 3 hours. This slaw goes great with broiled or grilled fish.

Serves 4. Each 1 cup serving: 123 calories, 7.5 g fat, 1 g saturated fat, 0 mg cholesterol, 112 mg sodium, 12 g carbohydrate, 3 g fiber, 4 g protein. Diabetic exchange: 1 starch, 1 fat.

The use of trade names in this publication is solely for the purpose of providing specific information. It is not a guarantee, warranty, or endorsement of the product names and does not signify that they are approved to the exclusion of others.

Sincerely,

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LKB:etc